Application No. 09/873,500 Amendment dated March 28, 2007 Examiner's Answer of January 31, 2007

REMARKS

Applicants has amended all of the independent claims to explicitly recite the step or function of "varying a threshold as a function of said estimated score." Applicants respectfully rebut that such step or function is not described in none of the cited references.

In view of the above, applicant believes the pending application is in condition for allowance.

Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 50-0624, under Order No. NY-QMET 201-US (10104949) from which the undersigned is authorized to draw.

Dated: 32907

Respectfully submitted,

C. Andrew Im

Registration No.: 40,657

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